

In re:
Charles H Prem
Debtor

Case No. 23-10682-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 19, 2023

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2023:

Recip ID	Recipient Name and Address
db	+ Charles H Prem, 1471 E. Wilt Street, Philadelphia, PA 19125-2710
14765923	+ Andrews Federal Credit Union, C/O Michael P. Farrington, Esq, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14771891	+ Andrews Federal Credit Union, c/o Lorraine Gazzara Doyle, Esq, 3600 Horizon Drive, Ste 150, King of Prussia, PA 19406-4702
14768228	+ Green Lake Trust, C/O Michael Farrington, Esq, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14778541	+ Greensky,LLC/Home Depot Loan, 3155 Royal Drive Suite 175, Alpharetta, GA 30022-2479

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14773279	Email/PDF: bncnotices@becket-lee.com	Jul 20 2023 00:52:18	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14763544	+ Email/PDF: bncnotices@becket-lee.com	Jul 20 2023 00:42:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14763545	+ Email/Text: bankrupt@andrewsfcu.org	Jul 20 2023 00:31:00	Andrews FCU, Attn: Bankruptcy, 5711 Allentown Rd, Suitland, MD 20746-4547
14771589	+ Email/Text: bankrupt@andrewsfcu.org	Jul 20 2023 00:31:00	Andrews Federal Credit Union, 5711 Allentown Road, Suitland , MD 20746-4547
14763546	+ Email/Text: claimbnk@studentloan.org	Jul 20 2023 00:31:00	Aspire Servicing Center, Attn: Bankruptcy, Po Box 659705, West Des Moines, IA 50265-0970
14763547	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 20 2023 00:31:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14786900	Email/Text: megan.harper@phila.gov	Jul 20 2023 00:32:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14763548	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 20 2023 00:31:09	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14768071	+ Email/PDF: ebn_ais@aisinfo.com	Jul 20 2023 00:31:13	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14763552	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 20 2023 00:31:00	Dovenmuehle Mortgage, Inc., Attn: Bankruptcy, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
14781383	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 20 2023 00:31:00	Andrews Federal Credit Union, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
14763551	+ Email/Text: mrdiscen@discover.com	Jul 20 2023 00:31:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14763553	^ MEBN	Jul 20 2023 00:23:59	Figure Lending/Figure, Attn: Bankruptcy, P.O. Box 40534, Reno, NV 89504-4534
14763554	Email/Text: bankruptcy@greenskycredit.com		

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		Jul 20 2023 00:31:00	Greensky, LLC., Attn: Bankruptcy, 5565 Glenridge Connector Ste 800, Atlanta, GA 30342
14782709	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 20 2023 00:31:00	Green Lake Trust, c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
14763549	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 20 2023 00:31:10	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14763550	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 20 2023 00:31:09	Chase Mortgage, Chase Records Center/Attn: Correspondenc, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203
14769877	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 20 2023 00:31:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14772647	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2023 00:31:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14763555	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2023 00:31:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14782446	Email/Text: mtgbk@shellpointmtg.com	Jul 20 2023 00:31:00	NewRez LLC dba Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
14763559	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 20 2023 00:30:36	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14774301	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 20 2023 00:31:10	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14763556	+ Email/PDF: ebnotices@pnmac.com	Jul 20 2023 00:41:45	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14782579	^ MEBN	Jul 20 2023 00:23:50	Philadelphia Gas Works, 800 W Montgomery Ave 3F, Philadelphia, PA 19122-2898
14763557	+ Email/Text: bankruptcy1@pffcu.org	Jul 20 2023 00:31:00	Police & Fire FCU, Attn: Bankruptcy, 901 Arch St, Philadelphia, PA 19107-2495
14763558	+ Email/Text: bankruptcy1@pffcu.org	Jul 20 2023 00:31:00	Police & fire, 901 Arch Street, Philadelphia, PA 19107-2404
14768319	Email/Text: bnc-quantum@quantum3group.com	Jul 20 2023 00:31:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14763560	+ Email/Text: mtgbk@shellpointmtg.com	Jul 20 2023 00:31:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
14763561	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 20 2023 00:31:00	Specialized Loan Servicing LLC, Attn: Bankruptcy, P.O. Box 630147, Littleton, CO 80163-0147
14763760	+ Email/PDF: gecsed@recoverycorp.com	Jul 20 2023 00:30:35	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14763562	+ Email/PDF: gecsed@recoverycorp.com	Jul 20 2023 00:41:22	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14763563	+ Email/PDF: gecsed@recoverycorp.com	Jul 20 2023 00:30:36	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14763564	Email/Text: bankruptcies@uplift.com	Jul 20 2023 00:31:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14783015	*+	Andrews Federal Credit Union, 5711 Allentown Road, Suitland, MD 20746-4547

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2023 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Charles H Prem brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Andrews Federal Credit Union logsecf@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor Andrews Federal Credit Union bkgroup@kmlawgroup.com
MARK A. CRONIN	on behalf of Creditor Andrews Federal Credit Union bkgroup@kmlawgroup.com
MARK A. CRONIN	on behalf of Creditor Green Lake Trust bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Green Lake Trust mfarrington@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Andrews Federal Credit Union mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Charles H Prem

Debtor(s)

Chapter: 13

Bankruptcy No: 23-10682-amc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this July 19, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Ashely M. Chan
Judge, United States Bankruptcy Court